

RESUMEN DE LA CALIFICACION DE CARTERA DE CRÉDITOS Y CONTINGENTES
Y CONSTITUCIÓN DE PROVISIONES

(En USD dólares)

ABRIL 2026

CREDITOS PRODUCTIVOS	dic-25			mar-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 383,283.98	0.87%	\$ 3,334.56	\$ 332,988.15	0.95%	\$ 3,156.73	\$ -177.83	0.08%
A2 Riesgo Normal		#jDIV/0!		\$ 101,308.00	1.79%	\$ 1,817.47	\$ 1,817.47	0.00%
A3 Riesgo Normal	\$ 60,043.76	0.00%	\$ 2,157.97	\$ 57,525.38	0.00%	\$ 2,067.46	\$ -90.51	0.00%
B1 Riesgo Potencial		#jDIV/0!			0.00%		\$ -	0.00%
B2 Riesgo Potencial	\$ 2,225.80	0.00%	\$ 266.96		0.00%		\$ -266.96	0.00%
C1 Deficiente		0.00%			0.00%		\$ -	0.00%
C2 Deficiente	\$ 2,405.10	0.00%	\$ 1,442.82		0.00%		\$ -1,442.82	0.00%
D Dudoso Recaudo		0.00%		\$ 1,555.03	0.00%	\$ 1,554.87	\$ 1,554.87	0.00%
E Pérdida	\$ 1,520.42	100.00%	\$ 1,520.42	\$ 1,520.42	100.00%	\$ 1,520.42	\$ -	0.00%
TOTAL	\$ 449,479.06		\$ 8,722.73	\$ 494,896.98		\$ 10,116.95	\$ 1,394.22	0.08%

CREDITOS COMERCIALES ORDINARIO	dic-25			mar-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
A2 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
A3 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
B1 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%
B2 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%
C1 Deficiente		0.00%			0.00%		\$ -	0.00%
C2 Deficiente		0.00%			0.00%		\$ -	0.00%
D Dudoso Recaudo		0.00%			0.00%		\$ -	0.00%
E Pérdida		0.00%			0.00%		\$ -	0.00%
TOTAL	\$ -		\$ -	\$ -		\$ -	\$ -	0.00%

CREDITOS COMERCIALES ORDINARIO RESTRUCTURADO	dic-25			mar-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
A2 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
A3 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
B1 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%
B2 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%
C1 Deficiente		0.00%			0.00%		\$ -	0.00%
C2 Deficiente		0.00%			0.00%		\$ -	0.00%
D Dudoso Recaudo		0.00%			0.00%		\$ -	0.00%
E Pérdida		0.00%			0.00%		\$ -	0.00%
TOTAL	\$ -		\$ -	\$ -		\$ -	\$ -	0.00%

CREDITOS PRODUCTIVO RESTRUCTURADO	dic-25			mar-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 6,639.54	0.87%	\$ 57.76	\$ 5,603.07	0.95%	\$ 53.12	\$ -4.64	0.08%
A2 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
A3 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
B1 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%
B2 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%
C1 Deficiente		0.00%			0.00%		\$ -	0.00%
C2 Deficiente		0.00%			0.00%		\$ -	0.00%
D Dudoso Recaudo		0.00%			0.00%		\$ -	0.00%
E Pérdida	\$ 1.00	100.00%	\$ 1.00	\$ 1.00	100.00%	\$ 1.00	\$ -	0.00%
TOTAL	\$ 6,640.54		\$ 58.76	\$ 5,604.07		\$ 54.12	\$ -4.64	0.00%

CREDITOS PRODUCTIVO REFINANCIADO	dic-25			mar-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 42,351.17	0.87%	\$ 368.46	\$ 38,985.42	0.95%	\$ 369.58	\$ 1.12	0.08%
A2 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
A3 Riesgo Normal		0.00%			0.00%		\$ -	0.00%
B1 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%
B2 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%
C1 Deficiente		0.00%			0.00%		\$ -	0.00%
C2 Deficiente		0.00%			0.00%		\$ -	0.00%
D Dudoso Recaudo		0.00%			0.00%		\$ -	0.00%
E Pérdida		0.00%			0.00%		\$ -	0.00%
TOTAL	\$ 42,351.17		\$ 368.46	\$ 38,985.42		\$ 369.58	\$ 1.12	0.00%

		dic-25			mar-26				
CREDITOS DE CONSUMO REFINANCIADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN	
A1 Riesgo Normal	\$ 1,950,534.86	1.32%	\$ 25,808.82	\$ 1,755,599.68	0.01%	\$ 25,109.19	\$ -699.63	0.11%	
A2 Riesgo Normal	\$ 405,897.22	2.76%	\$ 11,202.37	\$ 310,927.52	2.88%	\$ 8,950.76	\$ -2,251.61	0.12%	
A3 Riesgo Normal	\$ 763,971.48	5.80%	\$ 44,275.48	\$ 798,578.18	5.96%	\$ 47,588.97	\$ 3,313.49	0.16%	
B1 Riesgo Potencial	\$ 748,504.46	9.55%	\$ 71,465.49	\$ 844,723.80	9.43%	\$ 79,693.56	\$ 8,228.07	-0.11%	
B2 Riesgo Potencial	\$ 519,366.44	19.99%	\$ 103,821.35	\$ 447,286.44	19.81%	\$ 88,623.06	\$ -15,198.29	-0.18%	
C1 Deficiente	\$ 21,442.70	39.99%	\$ 8,574.94	\$ 38,675.41	27.24%	\$ 10,535.12	\$ 1,960.18	-12.75%	
C2 Deficiente	\$ 135,999.52	59.99%	\$ 81,586.11	\$ 64,281.45	59.99%	\$ 38,562.44	\$ -43,023.67	0.00%	
D Dudoso Recaudo	\$ 17,826.20	99.99%	\$ 17,824.41	\$ 29,506.29	99.99%	\$ 29,503.34	\$ 11,678.93	0.00%	
E Pérdida	\$ 1,505,628.43	100.00%	\$ 1,505,628.43	\$ 1,413,393.49	100.00%	\$ 1,413,393.49	\$ -92,234.94	0.00%	
TOTAL	\$ 6,069,171.31		\$ 1,870,187.40	\$ 5,702,972.26		\$ 1,741,959.93	\$ -128,227.47	-12.65%	
		dic-25			mar-26				
CREDITOS PARA CONSUMO PRIORITARIO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN	
A1 Riesgo Normal	\$ 136,297,665.66	1.39%	\$ 1,889,220.07	\$ 138,628,985.02	2%	\$ 2,094,440.24	\$ 205,220.17	0.12%	
A2 Riesgo Normal	\$ 3,582,630.63	2.93%	\$ 104,792.12	\$ 4,755,970.24	2.94%	\$ 139,598.80	\$ 34,804.68	0.01%	
A3 Riesgo Normal	\$ 3,053,524.76	5.93%	\$ 181,174.47	\$ 2,981,397.89	5.88%	\$ 175,252.69	\$ -5,921.78	-0.06%	
B1 Riesgo Potencial	\$ 851,977.86	9.87%	\$ 84,094.51	\$ 874,170.02	9.92%	\$ 86,739.66	\$ 2,645.15	0.05%	
B2 Riesgo Potencial	\$ 751,621.40	19.51%	\$ 146,657.96	\$ 653,957.39	18.98%	\$ 124,141.95	\$ -22,516.01	-0.53%	
C1 Deficiente	\$ 233,782.47	39.83%	\$ 93,109.47	\$ 311,113.19	39.99%	\$ 124,414.17	\$ 31,304.70	0.16%	
C2 Deficiente	\$ 552,059.98	59.26%	\$ 327,178.15	\$ 522,313.17	56.19%	\$ 293,503.19	\$ -33,674.96	-3.07%	
D Dudoso Recaudo	\$ 482,274.88	99.99%	\$ 482,226.65	\$ 453,503.95	99.99%	\$ 453,458.60	\$ -28,768.05	0.00%	
E Pérdida	\$ 5,888,252.78	100.00%	\$ 5,888,252.78	\$ 6,457,689.20	100.00%	\$ 6,457,689.20	\$ 569,436.42	0.00%	
TOTAL	\$ 151,693,790.42		\$ 9,196,706.18	\$ 155,639,100.07		\$ 9,949,236.50	\$ 752,530.32	-3.31%	
		dic-25			mar-26				
CREDITOS PARA CONSUMO RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN	
A1 Riesgo Normal	\$ 830,340.51	1.31%	\$ 10,895.50	\$ 649,552.77	1%	\$ 9,049.05	\$ -1,846.45	0.08%	
A2 Riesgo Normal	\$ 198,054.45	2.99%	\$ 5,921.84	\$ 368,328.40	2.99%	\$ 11,013.01	\$ 5,091.17	0.00%	
A3 Riesgo Normal	\$ 385,973.67	5.93%	\$ 22,905.32	\$ 391,805.32	5.94%	\$ 23,260.30	\$ 354.98	0.00%	
B1 Riesgo Potencial	\$ 95,844.71	9.99%	\$ 9,574.89	\$ 305,595.45	9.99%	\$ 30,528.99	\$ 20,954.10	0.00%	
B2 Riesgo Potencial	\$ 302,222.80	18.59%	\$ 56,193.82	\$ 357,952.67	18.77%	\$ 67,180.01	\$ 10,986.19	0.17%	
C1 Deficiente	\$ 448,412.01	37.29%	\$ 167,200.88	\$ 186,332.06	36.34%	\$ 67,709.79	\$ -99,491.09	-0.95%	
C2 Deficiente	\$ 201,430.93	59.47%	\$ 119,784.32	\$ 246,283.45	56.94%	\$ 140,224.61	\$ 20,440.29	-2.53%	
D Dudoso Recaudo	\$ 50,380.57	99.99%	\$ 50,375.54	\$ 31,986.31	99.99%	\$ 31,983.12	\$ -18,392.42	0.00%	
E Pérdida	\$ 247,024.78	100.00%	\$ 247,024.78	\$ 190,238.66	100.00%	\$ 190,238.66	\$ -56,786.12	0.00%	
TOTAL	\$ 2,759,684.43		\$ 689,876.89	\$ 2,728,075.09		\$ 571,187.54	\$ -118,689.35	-3.22%	
		dic-25			mar-26				
CREDITOS PARA LA VIVIENDA	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN	
A1 Riesgo Normal	\$ 3,566,858.53	0.87%	\$ 31,095.13	\$ 4,843,382.99	0.95%	\$ 45,915.27	\$ 14,820.14	0.08%	
A2 Riesgo Normal	\$ 169,395.00	1.79%	\$ 3,038.96	\$ 94,703.96	1.92%	\$ 1,817.76	\$ -1,221.20	0.13%	
A3 Riesgo Normal	\$ 75,688.91	3.59%	\$ 2,720.25	\$ 48,954.26	3.59%	\$ 1,759.42	\$ -960.83	0.00%	
B1 Riesgo Potencial	\$ 25,773.84	5.99%	\$ 1,544.88	\$ 53,777.66	5.99%	\$ 3,223.43	\$ 1,678.55	0.00%	
B2 Riesgo Potencial	\$ 20,841.24	11.99%	\$ 2,499.70	\$ 17,416.38	11.99%	\$ 2,088.92	\$ -410.78	0.00%	
C1 Deficiente	\$ 13,100.77	23.99%	\$ 3,143.40		0.00%		\$ -3,143.40	-23.99%	
C2 Deficiente	\$ 39,675.95	38.63%	\$ 15,327.95	\$ 46,697.94	35.99%	\$ 16,808.46	\$ 1,480.51	-2.64%	
D Dudoso Recaudo		0.00%		\$ 4,363.21	99.99%	\$ 4,362.77	\$ 4,362.77	99.99%	
E Pérdida	\$ 207,144.97	100.00%	\$ 207,144.97	\$ 201,189.59	100.00%	\$ 201,189.59	\$ -5,955.38	0.00%	
TOTAL	\$ 4,118,479.21		\$ 266,515.24	\$ 5,310,485.99		\$ 277,165.62	\$ 10,650.38	0.74	
		dic-25			mar-26				
CREDITOS PARA LA VIVIENDA RESTRUCTURADO	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	VARIACIÓN	% VARIACIÓN	
A1 Riesgo Normal	\$ 70,701.00	0.87%	\$ 615.10	\$ 84,482.66	0.95%	\$ 800.89	\$ 185.79	0.08%	
A2 Riesgo Normal	\$ 16,418.05	1.79%	\$ 294.54		0.00%		\$ -294.54	-1.79%	
A3 Riesgo Normal		0.00%			0.00%		\$ -	0.00%	
B1 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%	
B2 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%	
C1 Deficiente		0.00%			0.00%		\$ -	0.00%	
C2 Deficiente		0.00%			0.00%		\$ -	0.00%	
D Dudoso Recaudo		0.00%			0.00%		\$ -	0.00%	
E Pérdida	\$ 3.00	100.00%	\$ 3.00	\$ 3.00	100.00%	\$ 3.00	\$ -	0.00%	
TOTAL	\$ 87,122.05		\$ 912.64	\$ 84,485.66		\$ 803.89	\$ -108.75	-1.72%	

CREDITOS PARA LA VIVIENDA REFINANCIADO	dic-25			mar-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 68,455.59	0.87%	\$ 595.56	\$ 76,320.58	0.95%	\$ 723.52	\$ 127.96	0.08%
A2 Riesgo Normal	\$ 105,942.01	1.79%	\$ 1,900.60	\$ 38,482.53	1.79%	\$ 690.37	\$ -1,210.23	0.00%
A3 Riesgo Normal	\$ 45,114.94	3.59%	\$ 1,621.43	\$ 93,047.97	3.59%	\$ 3,344.15	\$ 1,722.72	0.00%
B1 Riesgo Potencial	\$ 49,310.87	5.99%	\$ 2,955.70	\$ 47,684.76	5.99%	\$ 2,858.23	\$ -97.47	0.00%
B2 Riesgo Potencial		0.00%			0.00%		\$ -	0.00%
C1 Deficiente		0.00%			0.00%		\$ -	0.00%
C2 Deficiente		0.00%			0.00%		\$ -	0.00%
D Dudoso Recaudo	\$ 21,032.66	99.99%	\$ 21,030.56	\$ 17,506.01	99.99%	\$ 17,504.26	\$ -3,526.30	0.00%
E Pérdida	\$ 5.00	100.00%	\$ 5.00	\$ 4.00	100.00%	\$ 4.00	\$ -1.00	0.00%
TOTAL	\$ 289,861.07		\$ 28,108.85	\$ 273,045.85		\$ 25,124.53	\$ -2,984.32	0.00

CREDITOS PARA MICROEMPRESA	dic-25			mar-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 95,312,578.26	1%	\$ 1,327,647.39	\$ 95,479,890.88	2%	\$ 1,455,613.99	\$ 127,966.60	0.13%
A2 Riesgo Normal	\$ 4,551,853.30	3%	\$ 129,202.21	\$ 6,361,033.31	3%	\$ 179,104.06	\$ 49,901.85	-0.02%
A3 Riesgo Normal	\$ 4,747,719.52	6%	\$ 274,928.76	\$ 3,901,363.06	6%	\$ 224,609.87	\$ -50,318.89	-0.03%
B1 Riesgo Potencial	\$ 783,953.98	10%	\$ 74,895.53	\$ 877,046.30	10%	\$ 86,405.36	\$ 11,509.83	0.30%
B2 Riesgo Potencial	\$ 794,501.68	19%	\$ 150,711.96	\$ 1,003,882.79	19%	\$ 191,785.63	\$ 41,073.67	0.14%
C1 Deficiente	\$ 342,115.57	40%	\$ 136,812.06	\$ 501,603.57	37%	\$ 187,954.03	\$ 51,141.97	-2.52%
C2 Deficiente	\$ 660,996.66	57%	\$ 373,922.73	\$ 373,563.63	59%	\$ 221,413.72	\$ -152,509.01	2.70%
D Dudoso Recaudo	\$ 605,453.96	100%	\$ 605,393.40	\$ 495,742.47	100%	\$ 495,692.88	\$ -109,700.52	0.00%
E Pérdida	\$ 7,988,838.13	100%	\$ 7,988,838.13	\$ 8,716,523.84	100%	\$ 8,716,523.84	\$ 727,685.71	0.00%
TOTAL	\$ 115,788,011.06		\$ 11,062,352.17	\$ 117,710,649.85		\$ 11,759,103.38	\$ 696,751.21	0.69%

CREDITOS PARA MICROCREDITO RESTRUCTURADO	dic-25			mar-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 400,244.52	1%	\$ 5,616.32	\$ 343,866.65	2%	\$ 5,235.71	\$ -380.61	0.12%
A2 Riesgo Normal	\$ 127,543.35	3%	\$ 3,486.26	\$ 181,341.77	3%	\$ 5,103.66	\$ 1,617.40	0.08%
A3 Riesgo Normal	\$ 184,324.34	6%	\$ 11,041.01	\$ 221,705.95	6%	\$ 13,280.18	\$ 2,239.17	0.00%
B1 Riesgo Potencial	\$ 146,736.20	10%	\$ 14,080.20	\$ 150,260.53	10%	\$ 14,353.19	\$ 272.99	-0.04%
B2 Riesgo Potencial	\$ 228,417.33	19%	\$ 43,841.29	\$ 284,193.81	16%	\$ 46,831.63	\$ 2,990.34	-2.71%
C1 Deficiente	\$ 353,479.46	35%	\$ 123,751.48	\$ 298,744.79	37%	\$ 111,204.83	\$ -12,546.65	2.21%
C2 Deficiente	\$ 160,297.39	60%	\$ 96,162.41	\$ 182,737.35	60%	\$ 109,624.13	\$ 13,461.72	0.00%
D Dudoso Recaudo	\$ 157,992.36	100%	\$ 157,976.57	\$ 157,220.91	100%	\$ 157,205.20	\$ -771.37	0.00%
E Pérdida	\$ 219,748.86	100%	\$ 219,748.86	\$ 199,313.33	100%	\$ 199,313.33	\$ -20,435.53	0.00%
TOTAL	\$ 1,978,783.81		\$ 675,704.40	\$ 2,019,385.09		\$ 662,151.86	\$ -13,552.54	0%

CREDITOS PARA MICROREDITO REFINANCIADO	dic-25			mar-26			VARIACIÓN	% VARIACIÓN
	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS	TOTAL	% RIESGO	PROVISIONES CONSTITUIDAS		
A1 Riesgo Normal	\$ 692,408.28	1%	\$ 9,324.83	\$ 581,636.12	1%	\$ 8,580.93	\$ -743.90	0.13%
A2 Riesgo Normal	\$ 187,379.13	3%	\$ 5,545.09	\$ 208,294.23	3%	\$ 5,270.32	\$ -274.77	-0.43%
A3 Riesgo Normal	\$ 410,763.73	5%	\$ 22,268.36	\$ 477,377.32	6%	\$ 27,709.46	\$ 5,441.10	0.38%
B1 Riesgo Potencial	\$ 530,854.55	10%	\$ 51,256.98	\$ 625,135.86	10%	\$ 60,688.31	\$ 9,431.33	0.05%
B2 Riesgo Potencial	\$ 559,323.20	20%	\$ 109,874.43	\$ 623,295.65	20%	\$ 124,596.77	\$ 14,722.34	0.35%
C1 Deficiente	\$ 51,931.98	31%	\$ 16,296.95	\$ 27,375.30	24%	\$ 6,568.43	\$ -9,728.52	-7.39%
C2 Deficiente	\$ 123,104.65	60%	\$ 73,850.50	\$ 17,985.21	60%	\$ 10,789.33	\$ -63,061.17	0.00%
D Dudoso Recaudo	\$ 198,111.89	100%	\$ 198,092.06	\$ 9,557.13	100%	\$ 9,556.17	\$ -188,535.89	0.00%
E Pérdida	\$ 1,506,758.04	100%	\$ 1,506,758.04	\$ 1,737,601.96	100%	\$ 1,737,601.96	\$ 230,843.92	0.00%
TOTAL	\$ 4,260,635.45		\$ 1,993,267.24	\$ 4,308,258.78		\$ 1,991,361.68	\$ -1,905.56	-6.91%

TOTAL GENERAL	\$ 287,544,009.58	0.00	\$ 25,792,780.96	\$ 294,315,945.11	0.00	\$ 26,988,635.58	\$ 1,195,854.62	3.32%
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